



# NATIONAL NOTARY ASSOCIATION

August 25, 2009

The Honorable Bert Johnson  
Chairman, Regulatory Reform Committee  
Michigan House of Representatives  
S0589 House Office Building  
Lansing, MI 48909

RE: National Notary Association's Strong Support for House Bill 4640

Dear Representative Johnson:

On behalf of the National Notary Association, a non-profit professional association serving the nearly 5 million Notaries Public of the United States — and the 106,000 Notaries of the State of Michigan — we offer our strong support for House Bill 4640. This important legislation will better equip Notaries to serve as the state's front line of defense against document fraud in this era of proliferating identity theft.

House Bill 4640's requirement that a Notary maintain a minimal record of all official acts will deter fraud, prevent baseless lawsuits, and provide indispensable evidence to law enforcement in prosecuting forgeries and other identity crimes. For those documents involving real estate, a requirement in HB 4640 that the notarial record include the thumbprint of each grantor/signer will protect the equity of homeowners — a measure much needed in Michigan, which ranked # 7 in the nation in incidence of mortgage fraud in a 2009 report of the Mortgage Bankers Association.

A Notary journal thumbprint requirement will have a sudden and significant impact in reducing mortgage and real property fraud — as proven in the state of California, which has required deed signers to affix a Notary journal print since 1993. Indeed, Illinois lawmakers — in an attempt to address rampant real estate fraud in the Chicago area — passed a law taking effect this past June 1 that requires Notaries to obtain a thumbprint for residential land conveyances in Cook County.

We urge the Michigan Legislature to give Notaries this powerful weapon to protect homeowners and deliver a sledgehammer blow to real estate and mortgage fraud in the state.

Sincerely,

A handwritten signature in black ink that reads "Charles N. Faerber". The signature is fluid and cursive, with a prominent "C" and "F".

Charles N. Faerber  
Vice President of Notary Affairs  
National Notary Association